

Figure 1 - Application Status Detail Screen – Approved/Counter-offered Applications

Applicant Information		Financial Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
CoApplicant Name:	Wilson, Mario	Amount Approved (incl TT&L):	\$30,000.00
Reference Number:	000691245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
		Buy Rate:	7.74%
		Tier Level:	-
		FICO Score:	650
		LTV Ratio:	130%

Vehicle Information	
NA/D Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
VIN#:	
Mileage:	2000

Employment Information	
Employer:	Trans Union

Contact Information			
Name:	Farida Lukmanli	Fax Number:	(516) 745-3244
Phone Number:	(800) 456-3756 ext 3947	Lender Customer Serv. #:	(800) 223-5050

Comments To Credit Analyst

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[Begin E-Contract Data Entry](#)

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BEST AVAILABLE COPY

Figure 2 – Application Status Detail - Ineligible Approved Application

Applicant Information		Financing Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
CoApplicant Name:	Wilson, Marie	Amount Approved: (Incl TT&L)	\$30,000.00
Reference Number:	000691245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
		Buy Rate:	7.74%
		Tier Level:	-
		FICO Score:	650
		LTV Ratio:	130%

Vehicle Information	
NU/D-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
VIN#:	
Mileage:	2000

Business Information	
Equifax	Trans Union

ARCA Application Information			
Name:	Farida Lukmanji	Fax Number:	(516)745-3244
Phone Number:	(800)458-3756 ext.3947	Lender Customer Serv.#:	(800)223-5050

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This Credit Approval is not eligible for the e-Contracting process.
Please follow Chase's Standard Paper process to contract this deal.

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Figure 3 – Pending Application Status Detail Screen

Any Lender Application Status

Applicant Information	
Applicant Name:	Banks, John
CoApplicant Name:	Banks, Sharon
Reference Number:	
Status:	PENDING

Financing Information	
Requested Product:	Retail
Amount Requested: (incl TI&L)	\$30,000.00
Fees:	\$0.00
LTV Ratio:	%

Vehicle Information	
NAUD-Year:	New 2003
Make:	Ford
Model/Trim:	Explorer
VIN#:	

Always On Hand			
Name:	Joan DeMarco	Fax Number:	800-854-8585
Phone Number:	800-546-1577	Lender Customer Serv. #:	800-546-1500

Submit To Other Lenders

Spot This Vehicle

Figure 4 - Approved Application Status Detail Screen

Applicant Information		Financing Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
CoApplicant Name:	Wilson, Marie	Amount Approved: (incl TT&L)	\$30,000.00
Reference Number:	000881245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
		Buy Rate:	7.74%
		Tier Level:	-
		FICO Score:	650
		LTV Ratio:	130%

Vehicle Information	
NAUD Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
VIN#:	
Mileage:	2000

Lender Information	
Equifax	Trans Union

Approved Information	
Name:	Farda Lukmanji
Phone Number:	(800)458-3758 ext.3947
Fax Number:	(516)745-3244
Lender Customer Serv.#:	(800)223-5050

e-Contract this customer	
Option 1 Verify Contract Data Prior to Signatures Verify Contract Data:	Option 2 Verify Contract Data After Signatures Bypass Verification:

[Back to Application Status](#)

Figure 5 - Credit Bureau Summary

Credit Bureau Results

Applicant Information		Co-Applicant Information	
John Banks 335 Madison Avenue Garden City, NY 11530 SS#: 453-22-1195		Sharon Banks 335 Madison Avenue Garden City, NY 11530 SS#: 477-22-1212	

To view your applicant(s) credit report, click on the respective score.

Credit Bureau	Applicant	Co-Applicant	Combined
<input type="checkbox"/> Equifax	710	710	710/710
<input type="checkbox"/> Experian	700	690	700/690
<input type="checkbox"/> TransUnion	700	Incomplete	Incomplete
<input type="checkbox"/> Update Application / e-Contract with customer data only.			

☐ Request Alternate Bureau
 ☐ Prefill Application / E-Contract

Figure 6 - Submit Application/eContract Screen

Submit An Application / e-Contract

Select a Vehicle Type:

☐ New ☐ Used ☐ Demo

Select a Product Type:

☐ Retail ☐ Lease ☐ Balloon

Do You Have a Trade-In?

☐ Yes ☐ No

Select Application or e-Contract:

☐ Application ☐ e-Contract

☐ Individual ☐ Joint ☐ Business ☐ Business With Co-Applicant

If the applicant is married and lives in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin), you should also provide the personal credit information on the applicant's spouse in the co-applicant section. The applicant's spouse is not required to be a co-applicant for the credit requested unless he/she wishes to be a co-applicant.

Figure 7 - eContract Data Entry Screen – Data Verification

[illegible]

Figure 8 - Successful Submission Message – Data Verification

Contract Status ?

● Your Contract has been successfully submitted for verification.

Display: ALL

Show me: All Lenders Go

Advanced Search

Select field to search: Reference # Search

Trans Date	Reference #	Applicant	Lender	Product	Status	Booked Date/Time
08/07/2001	95645454547	Wilson, Vincent	Chase	Retail	e-Received	
08/07/2000	95645454547	Sull, Maria	Chase	Retail	Pending	
08/07/2001	91234454547	McNamara, Julie	Wells Fargo	Retail	e-Received	
03/06/2000	123456745474	Gates, Anna	AmeriCredit	Retail	Booked	03/16/2000 01:50PM
03/06/2000	125896745874	Seal, Paul	AmeriCredit	Retail	Pending	
03/06/2000	95645444444	Sonnyels, Tony	Chase	Retail	Booked	03/15/2000 01:00PM

Printable Format
Download to Spreadsheet

Figure 9 - eReview Contract Status

Customer Information	
Applicant Name:	Wilson, Vincent
CoApplicant Name:	Wilson, Marie
Reference Number:	000691245230
Status:	e-REVIEW

Vehicle Information	
N/U/D-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
Vin #:	1VWW0999888777444

Financing Information	
Product:	Retail
Term:	48
Amt Financed:	\$30,000.00
Amt Disbursed:	\$30,250.00
Customer Rate:	7.74%
Buy Rate:	7.74%
Dealer Bonus:	\$250.00
Fees:	\$0.00
Gap:	\$0.00
Warranty:	\$1,000.00
First Pay Deduct:	\$0.00
Dealer Subvention:	\$0.00
Booking Date/Time:	02/25/2002 01:57PM

Comments/Underwriting Analysis	
Proof of Income will be faxed.	

Reasons for Review	
<ul style="list-style-type: none"> VIN Error Buyer Address Different From Approval. 	
You may contact Chase at the number below with any additional questions.	

Analyst Information			
Name:	Filip Wilson	Fax Number:	(516)745-3244
Phone Number:	(800)458-3756 ext.3947	Lender Customer Service#:	(800)223-5050

Figure 10 - eLender Verified/eDT Verified Contract Status

Contract Status						
Display			Advanced Search			
Status:	ALL		Select field to search:			
Show me:	All Lenders	Go	Reference #			Search
Rec. Date	Reference #	Applicant	Lender	Product	Status	Booked Date/Time
07/31/2002		Banks, John	Spot Delivery	Retail	e-DT Verified	
02/25/2002	001234567890	CablePath Network	Chase	Retail	e-Lender Verified	
02/25/2002	000691245230	Wilson, Vincent	Chase	Retail	e-Lender Verified	
01/18/2002	91234454547	McNamara, Julie	Wells Fargo	Retail	e-Lender Verified	
01/09/2002	000594578412	Brookstone, James	Chase	Retail	Booked	01/15/2002 09:28AM
01/09/2002	000587454747	Thompson, Patricia	Chase	Retail	e-Funded	01/09/2002 01:56PM
01/09/2002	000587874741	Glennon, John	Chase	Retail	e-Funded	01/09/2002 01:55PM
01/09/2002	98765432101	Esposito, James	Wells Fargo Accept	Lease	Funded	01/12/2002 01:54PM
12/22/2001	000745974507	Carter, Claudine	Chase	Retail	Pending	
12/21/2001	000645554000	Sullivan, Maria	Chase	Retail	Pending	
12/21/2001	123458745474	Gates, Anna	AmeriCredit	Retail	Booked	12/27/2001 01:56PM
12/20/2001	000754132144	Samuels, Tony	Chase	Retail	Booked	12/28/2001 01:00PM
Printable Format			Download To Spreadsheet			

Figure 11 - Contract Data Entry Screen - Spot Delivery/Bypass Verification

Any Lender - Contract
FOR DEALER USE ONLY
 Please review pre-filled data and enter additional information in areas where applicable.

Buyer's (To Buyer Information)

Buyer First Name * Last Name * Suffix (If Mr, Mrs, etc.)
 Street # * Street Name * Type * Apt./Suite # P.O. Box # Rte. of Route *
 City * State * Zip * Home Phone # *
 Country City

Co-Buyer's (To Buyer Information)

Co-Buyer First Name * Last Name * Suffix (If Mr, Mrs, etc.)
 Street # * Street Name * Type * Apt./Suite # P.O. Box # Rte. of Route *
 City * State * Zip * Home Phone # *
 Country City

Lender requires any Buyer that is not going to be listed as an owner on the vehicle? ☐ Yes ☐ No
 (If Yes, please list the name of the person who will be listed as an owner on the vehicle on the title.)

Vehicle Information

Make * Year * Mileage * Model * Trim *
 Other (If not listed above)

Primary Use for Which Vehicle is Purchased? ☐ Personal ☐ Agricultural ☐ Business

Trade In

Year Make Model Gross Amount Net Trade
 Other (If not listed above)

Financing Information

Note Date: Jan 31 2003 First Payment Date: Month Day Year
 Product: Term: Customer Rate: %
 Contract Rate:

Monthly Payment: \$ (Includes Charge \$) Total of Payments: \$

Cash Price (Including sales tax at 9% 1,500.00, any accessories, title, transfer, and license) \$ 2,000.00 (a)
 Cash Down Payment \$ 2,000.00
 Net Trade-In (Excludes Above) \$ 1,500.00 (b)
 Total Down Payment \$ 5,000.00 (c)
 Original Balance of Cash Price (a minus b) \$ 5,000.00 (d)
 Amount Paid for 1st Payment (d minus c) \$ 0.00 (e)

(1) Tax Public Utilities

(2) License, title & registration fees \$ 300.00
 (3) Title fees \$
 (4) Taxes (and in Cash Price above) \$
 All the Insurance Commission Fee

(1) Vendor's Single Interest Insurance \$ 0.00
 (2) Credit Life Insurance \$
 (3) Credit Disability Insurance \$
 (4) Other Insurance \$ 0.00

(5) Dealer Charges

Acme Warranty Company \$ 1,000.00
 Title
 Car Wash
 Car Wash
 Price Locked, Jan Balance \$
 Total Amounts Paid to Dealers on Customer's Behalf (d plus e plus f) \$ 1,000.00 (g)
 Amount Financed (d plus f) \$ 3,000.00 (h)

Warranty/Trade-In Summary

Warranty: Acme Warranty Company \$1,000.00
 GAP Protection: Provider Term Cost
 Credit Insurance: ☐ Life (☐ Buyer ☐ Joint)
 (Check box if applicable) All a premium of \$ for a term of
 Name of Insurer
☐ Disability, Accident and Sickness (☐ Buyer ☐ Joint)
 All a premium of \$ for a term of
 Name of Insurer
☐ Other
 All a premium of \$ for a term of
 Name of Insurer

Save Cancel Reset Continue

You have selected to Spot Deliver this deal. A dealer will not verify the contract data prior to you obtaining customer signature. Press Continue to proceed.

FOR DEALER USE ONLY

Figure 12 - Contract Status Detail Page - Lender Verified Data

Any Lender Contract Status

This Lender supports same day funding if all Contract data, including additional faxed documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Customer Information	
Applicant Name:	Wilson, Vincent
CoApplicant:	Wilson, Marie
Reference Number:	000691245230
Status:	6- LENDER VERIFIED

Vehicle Information	
NR/D-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
Vin #:	WWW099888777444

Financing Information	
Product:	Retail
Term:	48
Amt Financed:	\$30,000.00
Amt Disbursed:	\$30,250.00
Customer Rate:	7.74%
Buy Rate:	7.74%
Dealer Bonus:	\$250.00
Fees:	\$5.00
Gap:	\$5.00
Warranty:	\$1,000.00
First Pay Deduct:	\$5.00
Dealer Subvention:	\$5.00
Booking Date/Time:	

Comments to Buying Allow:

Proof of income will be faxed.

Agent Information			
Name:	Flip Wilson	Fax Number:	(510)745-3244
Phone Number:	(800)458-3756 ext.3947	Lender Customer Services:	(800)223-5050

"Print Review Copy" of the contract for the buyer.
Please close the viewing window to continue.

[Print Review Copy](#)

[Cancel](#) [Modify](#)

[Back to Contract Summary](#)

Figure 13 - AWS Web Overview Page

STEPS	STATUS
(1) Print Review Copy	Complete ✓
(2) Obtain Signatures	Incomplete

Step (2)

After buyer(s) has reviewed the contract, click on the "Obtain Signatures" link to continue.

To obtain another copy of the review contract, click on the "View & Print Review Copy" link. Close viewing window when done.

To return to Contract Details and continue later, click on the "Back to Contract Details" link.


[Cancel](#) [Modify](#) [View & Print Review Copy](#) [Back to Contract Details](#)

Figure 14 - Signature Page

To obtain signatures, click on the first signature box for each individual. You may save signatures only after obtaining all required signatures for each individual.

Buyer Signatures	Co-Buyer Signatures
Credit Insurance I, Vincent Wilson, as the Buyer, HAVE READ the disclosure relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract # 000891245230.	Credit Insurance I, Marie Wilson, as the Co-Buyer, HAVE READ the disclosure relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract # 000891245230.
Contract Terms and Conditions I, Vincent Wilson, as the Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 000891245230.	Contract Terms and Conditions I, Marie Wilson, as the Co-Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 000891245230.
	Co-Signer Notice I, Marie Wilson, as the Co-Buyer, HAVE READ and ACKNOWLEDGE the Notice to Co-Signer # 000891245230.

Dealer Signatures
DEALER ACCEPTS CONTRACT. I, as a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # 000891245230.
Title: <input type="text"/>

This allows you to save the signatures you have obtained and return to complete the contract later.

Save

Cancel Go Back

[Back to Contract Details](#)

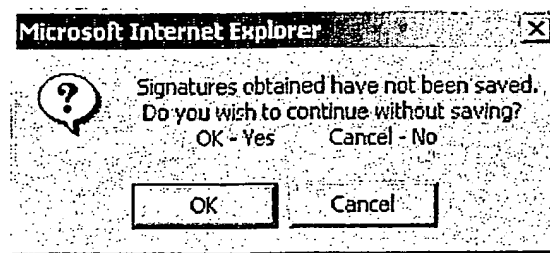
Figure 15 - Error Message if Signatures have not been Save

Figure 16 - Contract Status Details Page (Lender Verified Data) – No Signatures Obtained

Any Lender Contract Status

This Lender supports same day funding if all Contract data, including additional faxed documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Customer Information	
Applicant Name:	Wilson, Vincent
CoApplicant Name:	Wilson, Marie
Reference Number:	000691245230
Status:	0 LENDER VERIFIED

Vehicle Information	
N/U/D-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
Vin #:	WWW0999888777444

Financing Information	
Product:	Retail
Term:	48
Am't Financed:	\$30,000.00
Am't Disbursed:	\$30,250.00
Customer Rate:	7.74%
Buy Rate:	7.74%
Dealer Bonus:	\$250.00
Fees:	\$0.00
Gap:	\$0.00
Warranty:	\$1,000.00
First Pay Deduct:	\$0.00
Dealer Subvention:	\$0.00
Booking Date/Time:	

Proof of income will be faxed.

Contact Information	
Name:	Phil Wilson
Phone Number:	(800)458-3756 ext.3947
Fax Number:	(510)745-3244
Lender Customer Service#:	(800)223-5050

Contract signatures are required.
Please select 'Continue' to proceed.

[Continue](#)

[Print Review Copy](#) [Cancel](#) [Modify](#)

[Back to Contract Summary](#)

Figure 17 - AWS Overview Page – ALL Customer Signatures Obtained

Step (2)	STEPS	STATUS
<p>Dealer signature needed. Click on the "Obtain Signatures" link to continue this process.</p> <p>To print a copy of the contract with buyer(s) signatures, click on the "Back to Contract Details" link and select "View & Print Copy" button.</p>	(1) Print Review Copy	Complete ✓
	(2) <u>Obtain Signatures</u>	Buyer Complete ✓ Co-Buyer Complete ✓ Dealer Incomplete

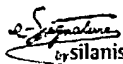
 [Cancel](#) [Modify](#) [Back to Contract Details](#)

Figure 18 - Refresh - Contract Status Detail ePartially Signed

Chase supports same day funding if all Contract data, including additional faxed documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Your signature(s) are being processed. Please Refresh the screen. [Refresh](#)

Customer Information		Financing Information	
Applicant Name:	Wilson, Vincent	Product:	Retail
CoApplicant Name:	Wilson, Marie	Term:	48
Reference Number:	000601245230	Amt Financed:	\$30,000.00
Status:	e-Partially Signed	Amt Disbursed:	\$30,250.00
		Customer Rate:	7.74%
		Buy Rate:	7.74%
		Dealer Bonus:	\$250.00
		Fees:	\$0.00
		Cap:	\$0.00
		Warranty:	\$1,000.00
		First Pay Deduct:	\$0.00
		Dealer Subvention:	\$0.00
		Booking Date/Time:	

Vehicle Information	
NAJD-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
Vin #:	1W-WYD999888777444

Proof of Income will be faxed.

Lender Information	
Name:	Filo Wilson
Phone Number:	(800)458-3756 ext.3947
Fax Number:	(516)745-3244
Lender Customer Service:	(800)223-5050

[Comments To Funding Analyst](#)

[Print Review Copy](#)

[Back to Contract Summary](#)

Figure 19 - Printing a Partially Signed eContract

Chase supports same day funding if all Contract data, including additional faced documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Customer Information		Financing Information	
Applicant Name:	Wilson, Vincent	Product:	Retail
CoApplicant Name:	Wilson, Marie	Term:	48
Reference Number:	000891245230	Amt Financed:	\$30,000.00
Status:	is Partially Signed	Amt Disbursed:	\$30,250.00
		Customer Rate:	7.74%
		Buy Rate:	7.74%
		Dealer Bonus:	\$250.00
		Fees:	\$ 0.00
		Cap:	\$ 0.00
		Warranty:	\$1,000.00
		First Pay Deduct:	\$ 0.00
		Dealer Subvention:	\$ 0.00
		Booking Date/Time:	

Vehicle Information	
NMVD-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
Vin #:	1W1WD98888777444

Continued on next page

Proof of Income will be faced.

Dealer Information	
Name:	Flip Wilson
Phone Number:	(800)450-3758 ext.3947
Fax Number:	(516)745-3744
Lender Customer Service #:	(800)223-5050







<p>Optional: Click below to View & Print Copy of contract with buyer(s) signatures.</p> <p>View & Print Copy</p>	<p>Dealer signatures are required. Please select 'Continue' to proceed.</p> <p>Continue</p>
--	---

[Cancel](#) [Modify](#)

[Back to Contract Summary](#)

Figure 20 - ALL signatures have been captured (including dealers')

To obtain signatures, click on the first signature box for each individual. You may save signatures only after obtaining all required signatures for each individual.

Buyer Signatures	Co-Buyer Signatures
Credit Insurance I, John Banks, as the Buyer, HAVE READ the disclosure relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract. 	Credit Insurance I, Sharon Banks, as the Co-Buyer, HAVE READ the disclosure relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract. 
Contract Terms and Conditions I, John Banks, as the Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 000591245230. 	Contract Terms and Conditions I, Sharon Banks, as the Co-Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 000591245230. 
	Co-Signer Notice I, Sharon Banks, as the Co-Buyer, HAVE READ and ACKNOWLEDGE the Notice to Co-Signer # 000591245230. 
Dealer Signatures DEALER ACCEPTS CONTRACT. I, as a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # 000591245230. 	

Title: Finance Manager

All signatures have been obtained. Click below to return to Contract Details to print signed copies and submit for funding.

Continue

Cancel Modify

Back to Contract Details

Figure 21 -Contract Status Detail – Refresh eSigned Status

Chase supports same day funding if all Contract data, including additional forced documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Your signatures are being processed. Please 'Refresh' the screen. [Refresh](#)

Customer Information		Financing Information	
Applicant Name:	Wilson, Vincent	Product:	Retail
CoApplicant Name:	Wilson, Marie	Term:	48
Reference Number:	000691745230	Amt Financed:	\$30,000.00
Status:	eSigned	Amt Disbursed:	\$30,250.00
		Customer Rate:	7.74%
		Buy Rate:	7.74%
		Dealer Bonus:	\$250.00
		Fees:	\$0.00
		Gap:	\$0.00
		Warranty:	\$1,000.00
		First Pay Deduct:	\$0.00
		Dealer Subvention:	\$0.00
		Boeking Date/Time:	

Vehicle Information	
NA/D-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
Vin #	1WMAVD99989777444

Proof of Income will be faxed.

Contact Information	
Name:	Flo Wilson
Phone Number:	(800)458-3758 ext.3947
Fax Number:	(516)745-3244
Lender Customer Service:	(800)223-5050

[Comments To Funding Analyst](#)

[Print Review Copy](#)

[Back to Contract Summary](#)

Figure 22 - Contract Status Detail – eSigned Status w/Print & Submit

Chase supports same day funding if all Contract data, including additional faxed documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Customer Information	
Applicant Name:	Wilson, Vincent
CoApplicant Name:	Wilson, Marla
Reference Number:	000691245230
Status:	e-Signed

Vehicle Information	
NA/ID-Year:	New 2001
Make:	Ford
Model/Trim:	Explorer
Vin #:	1W1WW999883777444

Financing Information	
Product:	Retail
Term:	48
Am't Financed:	\$30,000.00
Am't Disbursed:	\$30,250.00
Customer Rate:	7.74%
Buy Rate:	7.74%
Dealer Bonus:	\$250.00
Fees:	\$0.00
Gap:	\$0.00
Warranty:	\$1,000.00
First Pay Deduct:	\$0.00
Dealer Subvention:	\$0.00
Booking Date/Time:	

Proof of Income will be faxed.

Printed Instructions	
Name:	Flip Wilson
Phone Number:	(800)458-3755 ext.3947
Fax Number:	(515)745-3244
Lender Customer Service:	(800)223-5050

Comments To Funding Analyst

Print all necessary copies for the buyer(s) and your records. Once completed, refer to the printed fax cover sheet for final steps. NOTE: To print without submitting, click Print Signed Copy.

[Print Signed Copy & Submit For Funding](#)

[Print Signed Copy](#) [Cancel](#) [Modify](#)

[Back to Contract Summary](#)

Figure 23 - Contract Status Detail – After Print Final Copies AND Previous Credit Submittal– Spot Delivery

Spot Delivery Contract Status

Customer Information	
Applicant Name:	Banks, John
CoApplicant Name:	Banks, Sharon
Reference Number:	
Status:	e-Signed

Vehicle Information	
NUID-Year:	New 2003
Make:	Ford
Model/Trim:	Explorer
Vin #:	WVWYD99888777444

Financing Information	
Requested Product:	Retail
Term:	48
Amt Requested:	\$30,000.00
Customer Rate:	7.74%
Fees:	\$0.00
Gap:	\$0.00
Warranty:	\$1,000.00
First Pay Deduct:	\$0.00
Booking Date/Time:	

STEP 1	STEP 2
Print all necessary copies for the buyer(s) and your records. Print Signed Copy	All signatures have been obtained. Please select the lender(s) that you wish to submit this e-Contract to. Select Lenders

[Cancel](#) [Modify](#)

[Back to Contract Summary](#)

**Figure 24 - Contract Status Detail - ALL Signatures Obtained - NO CREDIT APPLICATION
SUBMITTED**

Spot Delivery Contract Status

Customer Information	
Applicant Name:	Banks, John
Co-Applicant Name:	Banks, Sharon
Reference Number:	12345678900
Status:	Not Signed

Vehicle Information	
NAVD-Year:	Nov 2001
Make:	Ford
Model/Trim:	Explorer
Vin #:	YVWYD988888777444

Financing Information	
Requested Product:	Retail
Term:	48
Amt Requested:	\$30,000.00
Customer Rate:	7.74%
Fees:	\$0.00
Gap:	\$0.00
Warranty:	\$1,000.00
First Pay Deduct:	\$0.00
Booking Date/Time:	

An application has not yet been submitted on this customer.
Please click 'Profile Application' below to proceed.

[Profile Application](#)

[Print Signed Copy](#) [Cancel](#) [Modify](#)

[Back to Contract Summary](#)

Figure 25 - Select Lender(s) Screen - Spot Delivery or Submit to Other Lender – Only Available if Prior Credit Application Submitted

Select Lenders

YOU HAVE SELECTED	
Driver	John Retail Joint
Vehicle	John Banks
Model	2003 Ford Explorer
Term	48 months/\$30,000
Submitter	Sharon Banks

This application has been approved by the following e-Contract Lender(s). Please select one lender from this list whom you would like to submit the e-Contract.

Optional: If you would like to submit this customer's application to other lenders you may do so below.

Submit To e-Contract Lender	
Lender	Lender
<input checked="" type="checkbox"/> Any Lender	<input type="checkbox"/> AmeriCredit
<input type="checkbox"/> Capital One	<input type="checkbox"/> Chase Manhattan Bank
<input type="checkbox"/> Wells Fargo	

Next Step	Optional
Compare Application & Contract	Submit Application To Other Lenders

Cancel Modify

Figure 26 - Compare Application & Contract Screen - After Lender Has Been Selected for Funding

Any Lender Application/e-Contract Comparison

Any differences found are highlighted in blue.

APPLICATION - Customer Information		CONTRACT - Customer Information	
Applicant Name:	Banks, John	Buyer Name:	Banks, John
CoApplicant Name:	Banks, Sharon	CoBuyer Name:	Banks, Sharon
APS #:	95645454547	APS #:	95645454547
Status:	APPROVED	Status:	6-D1 Verified

APPLICATION - Vehicle Information		CONTRACT - Vehicle Information	
NUID-Year:	New 2003	NUID-Year:	New 2003
Make:	FORD	Make:	FORD
Model/Trim:	EXPLORER	Model/Trim:	EXPLORER
VIN#:		VIN#:	WWW0988887774444
Mileage:	2000	Mileage:	2000

APPLICATION - Financial Information		CONTRACT - Financial Information	
Program:		Program:	
Amount Approved:	\$30,000.00	Amount Financed:	\$30,000.00
Term:	48	Term:	48
Customer Rate:	7.74%	Contract Rate:	7.74%
Approved Payment:		Contract Payment:	\$729.33
Approved LTV:	78	Contract LTV:	78
Acquisition Fee:		Acquisition Fee:	

RECENT COMPUTER PAYSTUB
PROOF OF RESIDENCE

Analyst Information			
Name:	CHRIS BURKE	Fax:	(516) 666-4950
Phone Number:	(800)458-3756 Ext 3711	Lender Cust. Service Number:	(800)223-5050

Comments To Credit Analyst

Print Fax Cover & Submit Fax Funding

Back to Select Lenders

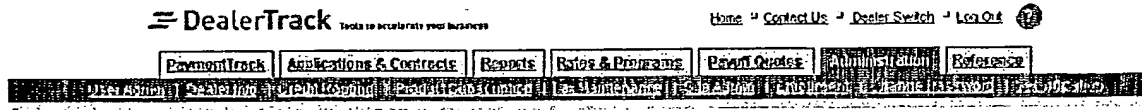


Figure 28

Figure 29

Securitization (Dealer View)

▼ Booked Date	▶ Applicant	Electronic Contracts	Request Export
02/24/2003	Banks, John	Copy	<input type="checkbox"/>
02/24/2003	McNamara, Julie	Copy	<input type="checkbox"/>
02/24/2003	Wilson, Vincent	Copy	<input type="checkbox"/>

[Submit Request To Export](#)

Figure 30

Securitization

Your request to export the following contracts has been submitted.

Requested By - Sue Jones - 02/25/2003 9:12:45 AM [Print](#)

<u>Booked Date</u>	<u>Applicant</u>
02/24/2003	Banks, John
02/24/2003	McNamara, Julie
02/24/2003	Wilson, Vincent

Page: 1 of 1

Figure 31

DealerTrack Ready to revolutionize your business [Home](#) [Contact Us](#) [Dealer Switch](#) [Log Out](#)

[PremierTrack](#) [Applications & Contracts](#) [Reports](#) [Rates & Programs](#) [Payment Options](#) [Administration](#) [Reference](#)

[Accounting](#) [Credit Review](#) [Product Registration](#) [Sales Support](#) [Sales Admin](#) [Training](#) [Support](#) [Privacy](#)

Securitization Dealer View

Booked Date	Applicant	Electronic Contracts			Export
02/24/2003	Banks, John	Copy	Original	Realisty	<input type="checkbox"/>
02/24/2003	McNamara, Julie	Copy	Original	Realisty	<input type="checkbox"/>
02/24/2003	Wilson, Vincent	Copy	Original	Realisty	<input type="checkbox"/>

Select the option you wish to export contracts as:

☒ CD ☐ Tape ☐ Paper

[Export](#)

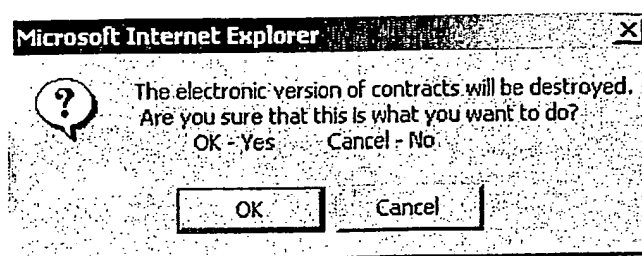


Figure 32

Figure 33

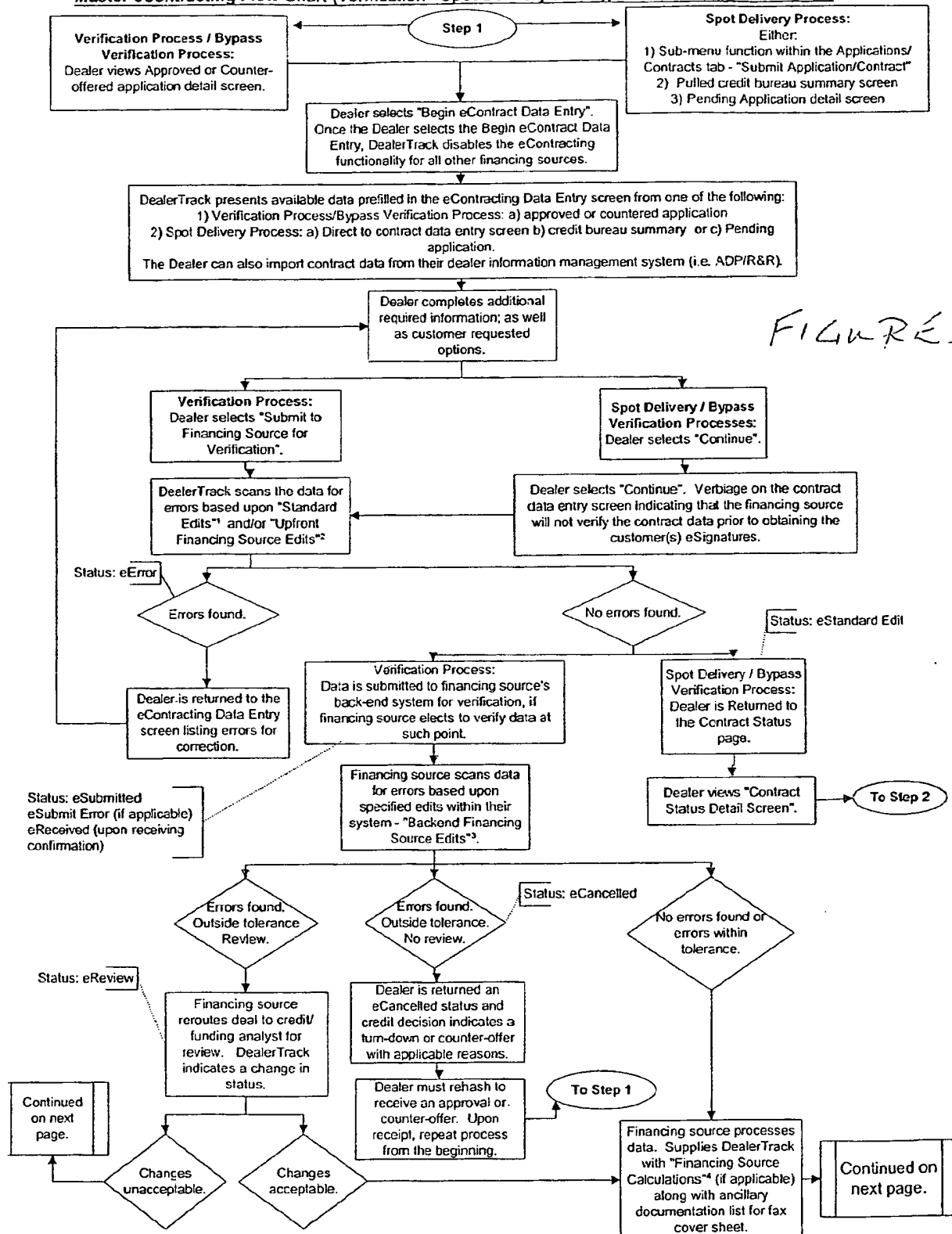
Securitization

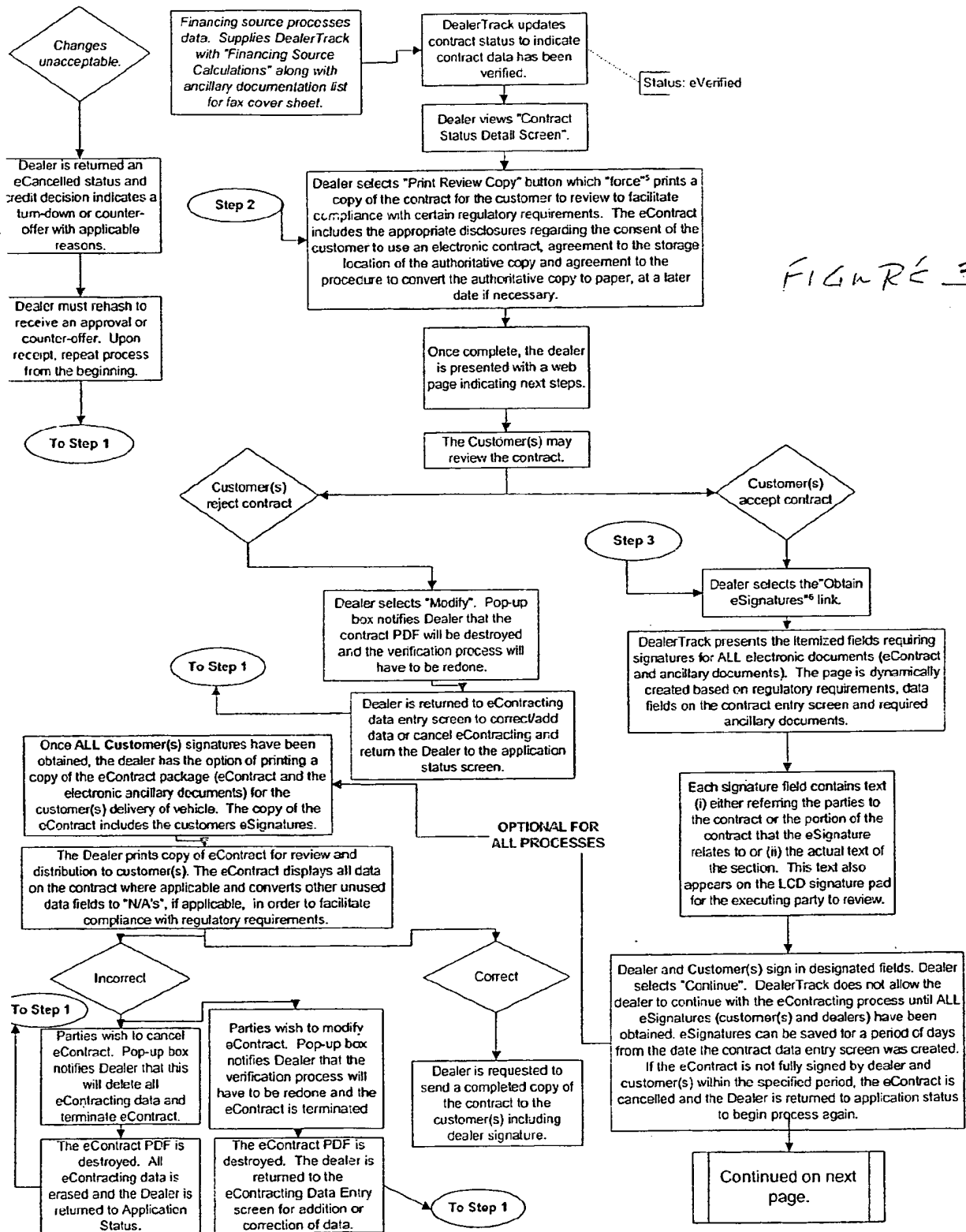
The following electronic contracts have been exported to CD.

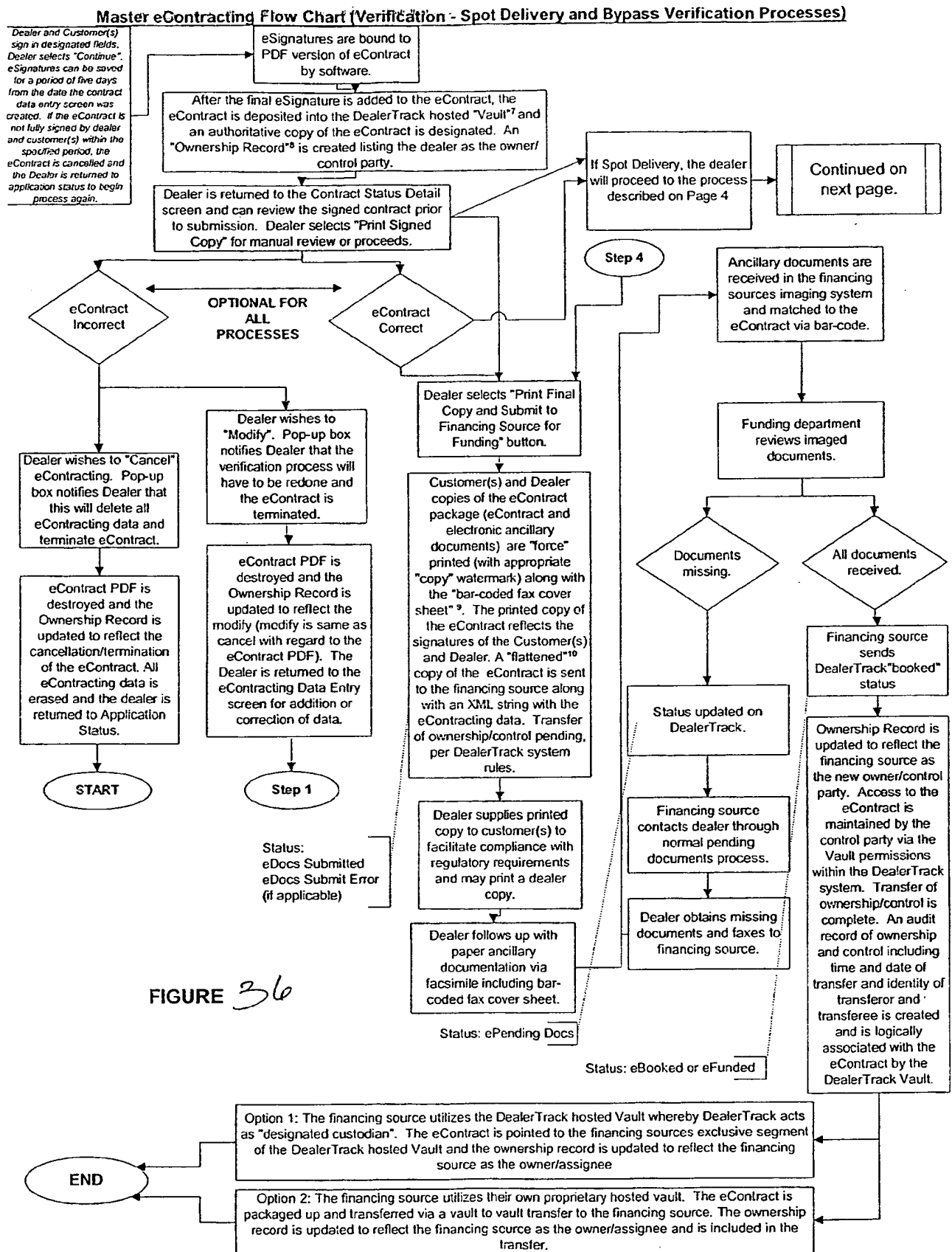
Exported By - Jonathan Smith - 02/25/2003 9:12:45 AM [Print](#)

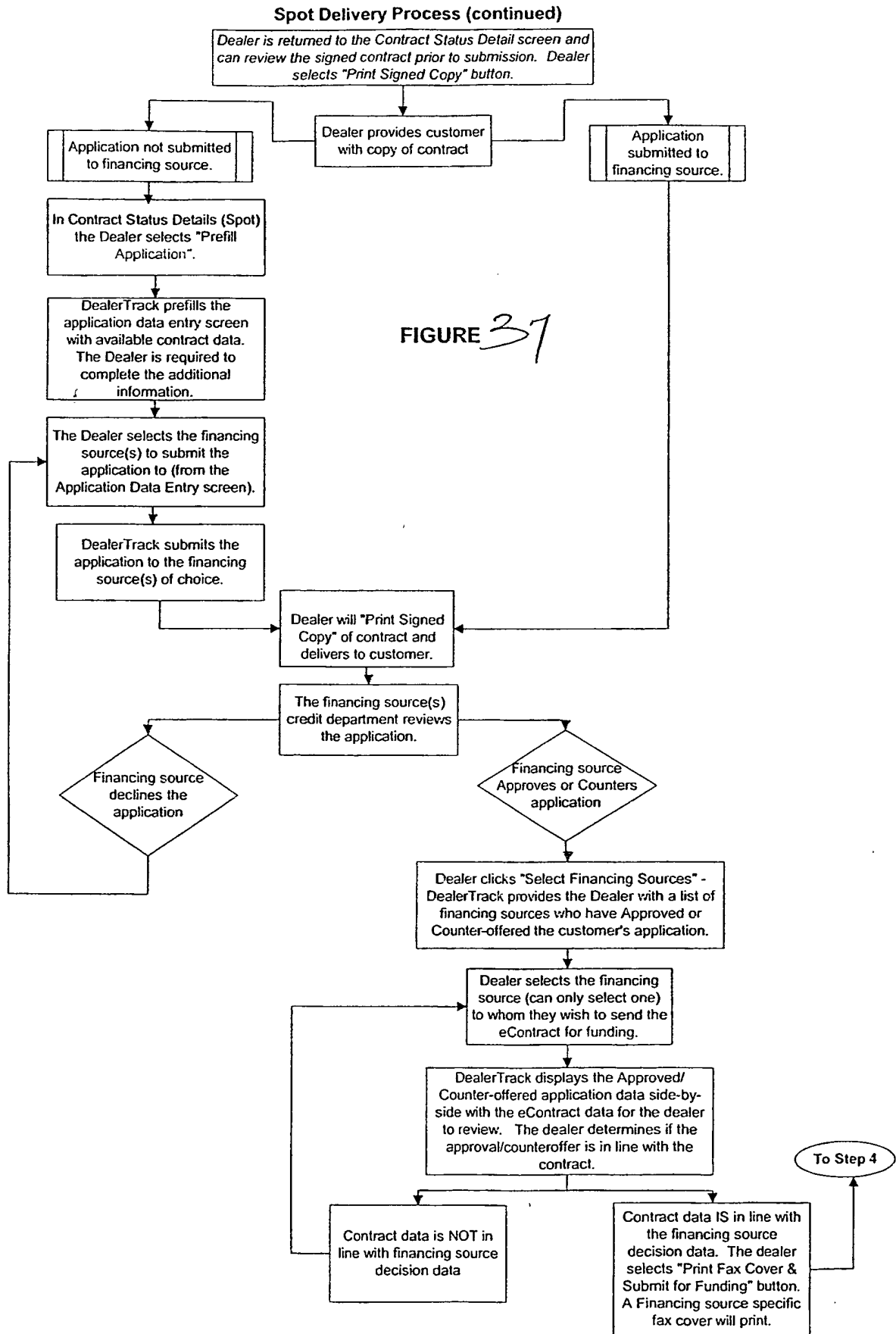
<u>Booked Date</u>	<u>Applicant</u>
02/24/2003	Banks, John
02/24/2003	McNamara, Julie
02/24/2003	Wilson, Vincent

Page: 1 of 1

Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)

Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)



Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)

Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)

<p>Definitions:</p> <p>1) "Standard Edits" - Edits to reside on DealerTrack system that will notify the user of generic errors identified by DealerTrack. Example: Days to first payment must be between 19-51 days.</p> <p>2) "Upfront Financing Source Edits" - Edits that are included on the DealerTrack system that are created, updated and managed by either, each participating financing source or DealerTrack, on behalf of a financing source. E.G. APR, Monthly Payment Amount, Total of Payments, Finance Charge.</p> <p>3) "Backend Financing Source Edits" - Edits to reside on the financing sources back-end system that will notify the user of specific errors created by the financing source. Example: Amount financed outside program parameters.</p> <p>4) "Financing Source Calculations" - The financing source provides their Dealers with the following information upon verification of contract data: a) APR b) Payment Calculation c) Total of Payments d) Finance Charge</p> <p>5) "Force" print - The review copy of the eContract is automatically sent to the dealers default printer.</p> <p>6) "eSignature" - A signature captured using a signature pad or other legally permissible means supplied along with software to the dealer. Authentication of the eSignatures is completed by the DealerTrack system utilizing the appropriate software.</p> <p>7) "Vault" - secured storage of select electronic documents. DealerTrack acts as custodian. Dealers and Financing Sources have access to their respective eContracts electronic documents stored in the Vault. Permissions for access is allowed using the DealerTrack user administration function.</p> <p>8) "Ownership Record" - Audit trail/registry of ownership changes from deposit through sale to secondary market.</p> <p>9) "Bar-Coded Fax Cover Sheet" - Fax cover sheet printed along with contract copies that contains a bar-code identifier, such as; financing source application id#) to assist in matching the eContract residing on the financing source's imaging system to ancillary documentation faxed from dealer. The bar-code cover sheet is created by the DealerTrack system indicating all ancillary documentation required by the financing source based on information provided by the financing source to the system.</p> <p>10) "Flattened PDF" - DealerTrack creates a read-only copy of the PDF which is a "non-authoritative" copy</p>
--

FIGURE 38

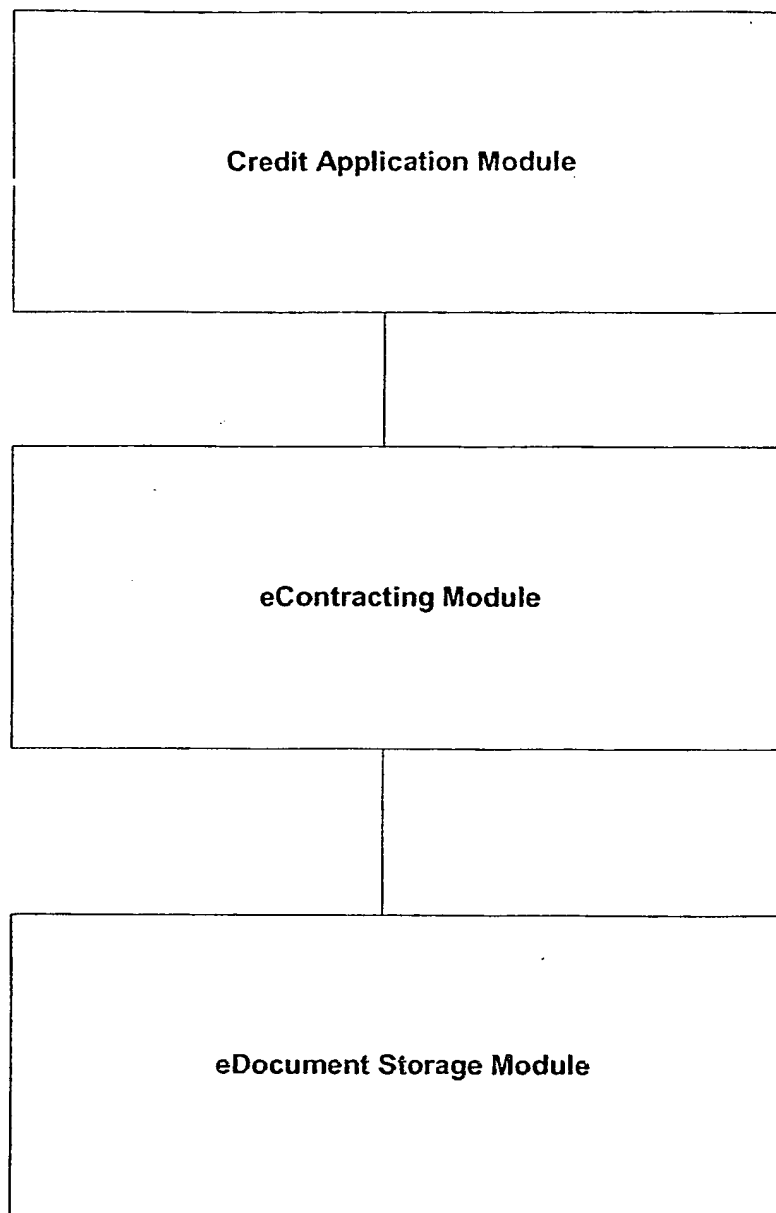


FIGURE 39

Figure 40 indicates the eContracting process from application submission to the funding of the eContract.

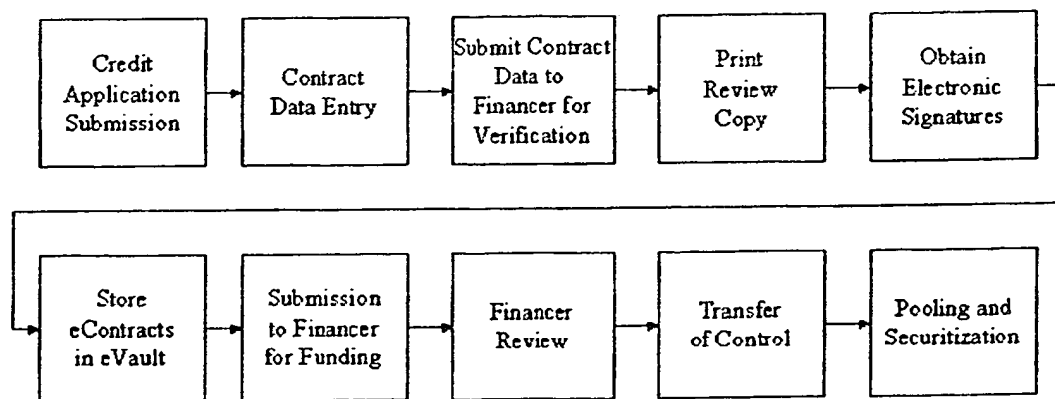


Figure 40 eContracting Flow Chart

collect customer, financial and collateral information. Figure 4 illustrates a portion of the form used to collect the required information.

Submit An Application

YOU HAVE SELECTED: New Retail / Finance Joint Trade-In Change

Required Fields *

Applicant's Personal Credit Information

First Name*	Last Name*	State (2-Char Abb.)
Vincent	Nelson	NY
Social Security #*	Date of Birth (MM/DD/YYYY)	
222 22 2222	05 05 1970	
Street #*	Street Name*	Type*
835	Jackson	AVENUE
City*	State*	Zip Code*
Garden City	NY	11530
Time at Address*	Housing Status*	Home Phone #*
02 yrs 0 mos	Homeowner	518 555 5555
Employment Status*	Employed by*	Cell Phone #*
Employed	KC Systems	518 555 5555
Time Employed*	Occupation*	Salary (Gross)* Type*
02 yrs 0 mos	Engineer	\$30000 Annually

In accordance with the General Terms and Conditions, you are required to read the following statement to the applicant before you can request from the applicant the amount, if any, of "Other Income" and the "Source of Other Income"

Alimony, child support, separate maintenance income or its source need not be disclosed unless Applicant wants the creditor to consider it in connection with application.

Other Income (Monthly): _____ Source of Other Income: _____

Figure 4 Online Application Submission Form

Application Status

Decision Codes
☒ Approved ☒ Declined ☒ Counter Offer ☒ Pending ☒ Transmitting ☒ Decision Expired ☒ Canceled/Duplicate ☒ Transmission Error

Display **Advanced Search**

Status:

Show me:

Select field to search:

Date	Applicant	Item Product	Lender Status					
01/31/2003	Banks, John	Retail	Any Lender					
01/31/2003	Wilson, Vincent	Retail	Any Lender One	Any Lender Two	Any Lender Nineteen			
01/30/2003	Smith, John	Lease	Any Lender Seven	Any Lender Twenty-Eight	Any Lender Two			

Figure 4 Application Status Screen

2. eContracting Data Entry

To begin the eContracting process, the dealer accesses the contract data entry form from the application status detail screen (Figure 4).

Applicant Information		Financing Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
CoApplicant Name:	Wilson, Marie	Amount Approved: (incl TT&L)	\$30,000.00
Reference Number:	000691245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
		Buy Rate:	7.74%
		Tier Level:	-
		FICO Score:	650
		LTV Ratio:	130%

Vehicle Information	
NAVD-Year:	New 2003
Make:	Ford
Model/Trim:	Explorer
VINE:	
Mileage:	2000

Credit Union		
Equifax	Trans Union	Experian

Analyst Information			
Name:	John Farrell	Fax Number:	(516)555-5556
Phone Number:	(800)555-5555ext.999	Lender Customer Serv.#:	(800)555-5555

Comments To Credit Analyst

Submit To Other Lenders

Figure 43 Application Status Detail Screen

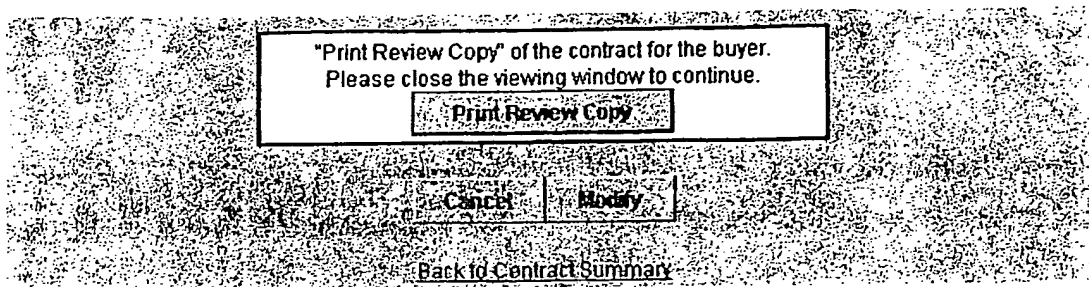



Figure 65 Print Paper Review Copy

<p>Step (2)</p> <p>After buyer(s) has reviewed the contract, click on the "Obtain Signatures" link to continue.</p> <p>To obtain another copy of the review contract, click on the "View & Print Review Copy" link. Close viewing window when done.</p> <p>To return to Contract Details and continue later, click on the "Back to Contract Details" link.</p>	STEPS		STATUS	
	(1) Print Review Copy		Complete ✓	
	(2) <u>Obtain Signatures</u>		Incomplete	



[Cancel](#) [Modify](#) [View & Print Review Copy](#) [Back To Contract Details](#)

Figure 46 Print Review Screen

To obtain signatures, click on the first signature box for each individual. You may save signatures only after obtaining all required signatures for each individual.

Buyer Signature	Co-Buyer Signature
Credit Insurance I, John Banks, as the Buyer, HAVE READ the disclosure relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract.	Credit Insurance I, Sharon Banks, as the Co-Buyer, HAVE READ the disclosure relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract.
Contract Terms and Conditions I, John Banks, as the Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract.	Contract Terms and Conditions I, Sharon Banks, as the Co-Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract.

Dealer Signature
DEALER ACCEPTS CONTRACT. I, as a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # (app #).

Title: _____

This shows you to save the signatures you have obtained and return to complete the contract later.

Back to Contract Input

Figure 47 Signature Capture Screen

The screenshot displays a web-based interface for capturing dealer signatures. At the top, a header bar reads "Dealer Signatures". Below this, a text box contains the message: "DEALER ACCEPTS CONTRACT. I, as a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # (app #)". A handwritten signature is visible in the text box. To the right of the signature, a label "Title:" is followed by a text field containing "Finance Manager". Below the signature box, a separate box contains the text: "All signatures have been obtained. Click below to return to Contract Details to print signed copies and submit for funding." Below this box are two buttons: "Continue" and "Cancel". At the bottom of the screen, there is a link labeled "Back to Contract Details".

Dealer Signatures

DEALER ACCEPTS CONTRACT.
I, as a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # (app #).

[Signature]

Title: Finance Manager

All signatures have been obtained. Click below to return to Contract Details to print signed copies and submit for funding.

Continue

Cancel

Back to Contract Details

Figure 48 Fully Executed Signature Capture Screen (Partial View)

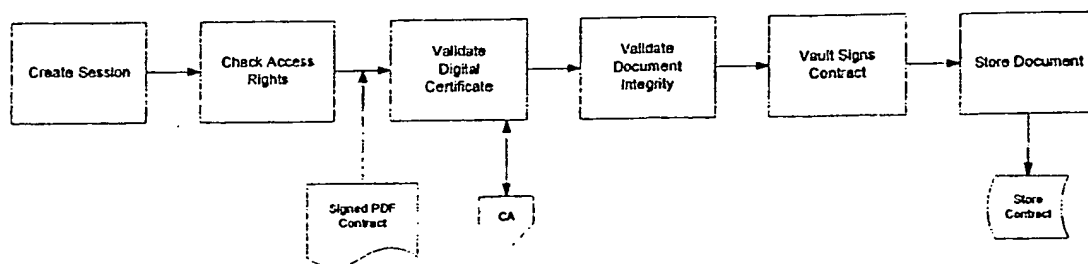




Figure 49 Storing of Documents in the Vault

Field Name	Description
DealerTrack ID # (application)	Unique DealerTrack ID # associated with the application
Lender ID # (application/contract)	Unique Lender ID # associated with the application/contract
Borrower Name	First Name, Middle Initial, Last Name of Borrower
Co-Borrower Name	First Name, Middle Initial, Last Name of Co-Borrower (if applicable)
Transferor Organization Name	Name of selling organization
Transferor Organization Address	Address of selling organization
Transferee Organization Name	Name of buying organization
Transferee Organization Address	Address of buying organization
Date	MM/DD/YYYY for each ownership record entry
Time	HH:MM:SS for each ownership record entry
Transaction Type	Deposit, Transfer, Export (electronic/paper), Export to Lender, Payoff, Charge-off, Termination
User ID	System login id for user who initiated each of the following transactions: Export (electronic/paper), Export to Lender, Payoff, Charge-off, Termination
User Name	First Name, Middle Initial, Last Name of user who initiated each of the following transactions: Export (electronic/paper), Export to Lender, Payoff, Charge-off, Termination

Figure 5a Ownership Record Fields


Tools to accelerate your business

eContracting Fax Cover Sheet

Buyer:	John Banks
Co-Buyer:	Sharon Banks
Lender:	Any Lender
Reference #:	12345678900

Required Documentation

- ☐ Title Application/ Proof that (lender) is Lienholder.
- ☐ Credit application (Print from Application Transmission Status)
- ☐ Agreement to Provide Insurance or Proof of Insurance.
- ☐ Factory Invoice or MSRP
- ☐ Warranty Binder
- ☐ Proof of Income

Figure 51 - Bar-coded Fax Cover Sheet

Print all necessary copies for the buyer(s) and your records. Once completed, refer to the printed fax cover sheet for final steps. NOTE: To print without submitting, click 'Print Signed Copy'.

[Print Signed Copy & Submit for Funding](#)

[Print Signed Copy](#) [Cancel](#) [Modify](#)

[Back to Contract Summary](#)

Figure 52 - Submit to Financier for Funding

STEP 1	STEP 2
<p>Print all necessary copies for the buyer(s) and your records.</p> <p>Print Signed Copy</p>	<p>All signatures have been obtained. Please select the lender(s) that you wish to submit this e-Contract to.</p> <p>Select Lenders</p>

Figure 33 Spot/Bypass Process

Select Lenders

YOU HAVE SELECTED
New Retail Joint John Banks 2003 Ford Explorer 48 months/\$30,000 Sharon Banks

This application has been approved by the following e-Contract Lender(s). Please select one or more from this list when you would like to submit this e-Contract.

Optional: If you would like to submit this customer's application to other lenders who may be interested:

Select e-Contract Lender

Lender A

☐ Any Lender A

☐ Any Lender B

☐ Any Lender C

Cancel Application & Contract	Submit Application to Other Lenders
-------------------------------	-------------------------------------

Cancel Modify

Figure 34 Spot Delivery Select Financer

Any Lender Application/eContract Comparison

Any differences found are highlighted in blue.

APPROVED Customer Information		CONTRACT Customer Information	
Applicant Name:	Banks, John	Buyer Name:	Banks, John
CoApplicant Name:	Banks, Sharon	CoBuyer Name:	Banks, Sharon
APS #	95845454547	APS #	95845454547
Status:	APPROVED	Status:	e DT Verified

APPROVED Vehicle Information		CONTRACT Vehicle Information	
NUID-Year:	New 2003	NUID-Year:	New 2003
Make:	FORD	Make:	FORD
Model/Trim:	EXPLORER	Model/Trim:	EXPLORER
VIN#:		VIN#:	1WMAV9980887774444
Mileage:	2000	Mileage:	2000

APPROVED Financing Information		CONTRACT Financing Information	
Program:		Program:	
Amount Approved:	\$30,000.00	Amount Financed:	\$30,000.00
Term:	48	Term:	48
Buy Rate:	7.74%	Credit Rate:	7.99%
Approved Payment:		Contract Payment:	\$726.33
Approved LTV:	78	Contract LTV:	78
Acquisition Fee:		Acquisition Fee:	

RECENT COMPUTER PAYSTUB

PROOF OF RESIDENCE

Analyst Information			
Name:	Mike Smith	Fac:	(516) 555-5556
Phone Number:	(800)555-5555Ext 11	Lender Cust. Service Number:	(800)555-5555

Comments to Credit Analyst:

Print Fax Cover & Send for Funding

Back to Select Lenders

Figure 10 - Application/eContract Comparison Screen

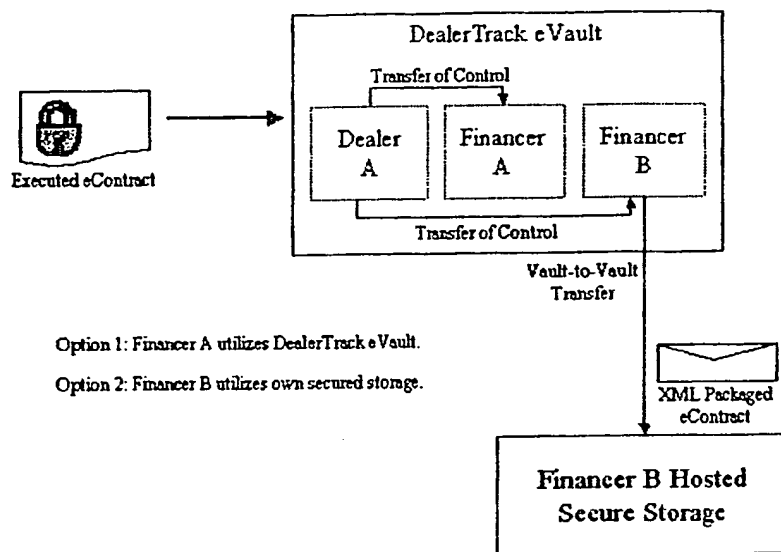


Figure 17 - eContract Storage Alternatives

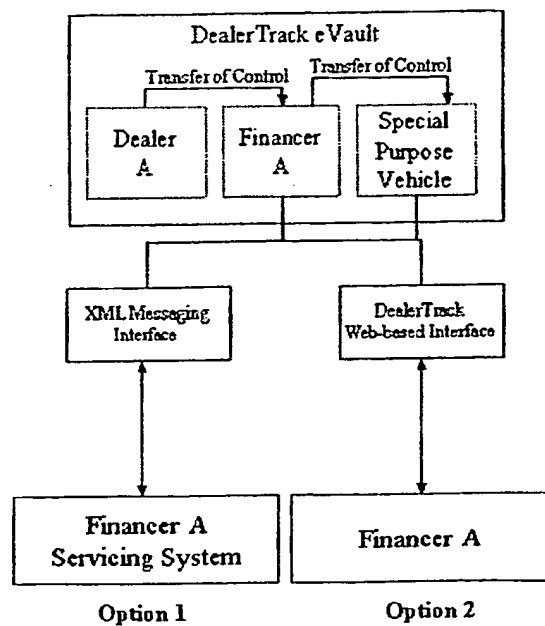


Figure 57 Vault Access and Contract Management

Use the check boxes to add permissions to this users profile. Checking a group heading will add all available permissions within that permission grouping. The help system contains an explanation of each permission.

Permissions		
<input type="checkbox"/> All Permissions		
<input type="checkbox"/> Applications & Contracts		
<input type="checkbox"/> Credit Inquiry	<input type="checkbox"/> Credit Archive	<input type="checkbox"/> Prepare an Application
<input type="checkbox"/> Submit an Application	<input type="checkbox"/> Application Transmission Status	<input type="checkbox"/> Application Status
<input type="checkbox"/> Contract Status		
<input type="checkbox"/> eContracting		
<input type="checkbox"/> Preparation	<input type="checkbox"/> Signature Capture	<input type="checkbox"/> Spot Delivery
<input type="checkbox"/> eVault		
<input type="checkbox"/> Reports		
<input type="checkbox"/> Dealer Reserve	<input type="checkbox"/> Prospect Reports	
<input type="checkbox"/> Rates & Programs		
<input type="checkbox"/> Retail Rates	<input type="checkbox"/> Lease Programs	
<input type="checkbox"/> Payment Track		
<input type="checkbox"/> Access Payment Track	<input type="checkbox"/> Vehicle Preference Administration	<input type="checkbox"/> Lender Preference Administration
<input type="checkbox"/> System Preference Administration	<input type="checkbox"/> Search of Lenders	<input type="checkbox"/> Access all Profit Fields
<input type="checkbox"/> Access all Saved Quotes		
<input checked="" type="checkbox"/> General Access		
Home, Contact Us, Dealer Switch, Help, Log Out, Survey, Payment Calculator, Residual Value Book, Obtain a Payoff Quote, Learn More, Dealer Info, Change Password, Training, Documents & Forms, Products, Industry Links, Locations, Def		

Figure 38 Dealer User Administration Screen

Use the check boxes to add permissions to this user's profile. Checking a group heading will add all available permissions within that permission grouping. The help system contains an explanation of each permission.

Permissions		
<input type="checkbox"/> All Permissions		
<input type="checkbox"/> Applications & Contracts		
<input type="checkbox"/> Prepare an Application	<input type="checkbox"/> Submit an Application	<input type="checkbox"/> Application Transmission Status
<input type="checkbox"/> Application Status	<input type="checkbox"/> Contract Status	
<input type="checkbox"/> Reports		
<input type="checkbox"/> Dealer Reserve	<input type="checkbox"/> Prospect Reports	<input type="checkbox"/> Business Reports
<input type="checkbox"/> Rates & Programs		
<input type="checkbox"/> Retail Rates	<input type="checkbox"/> Lease Programs	
<input type="checkbox"/> PaymentTrack		
<input type="checkbox"/> Access PaymentTrack		
<input type="checkbox"/> eVault		
<input type="checkbox"/> Access eContracts	<input type="checkbox"/> Create Pools & Transfer Ownership	<input type="checkbox"/> Create Affiliates
<input type="checkbox"/> Ownership Record	<input type="checkbox"/> Export	<input type="checkbox"/> Audit Log
<input type="checkbox"/> General Access		
Home, Contact Us, Dealer Switch, Help, Log Out, Survey, Payment Calculator, Residual Value Book, Obtain a Payoff Quote, Learn More, Dealer Info, Change Password, Training, Documents & Forms, Products, Industry Links, Locations, Deli		

Figure 59- Financer User Administration Screen

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